

QAR

BY: Qawi Abdul-Rahman, Esquire
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**Attorney For Laverne Saunders,
Administratrix**

**IN THE UNITED STATES DISTRICT COURT FOR
THE EASTERN DISTRICT OF PENNSYLVANIA**

U.S. National Bank Association, <i>as Trustee</i>	:
Plaintiff,	:
	:
v.	:
	No. 22cv-03774-MMB
	:
	:
Laverne Saunders, <i>as Administratrix</i>	:
Defendants	:

**DEFENDANT, LAVERNE SAUNDERS, AS ADMINISTRATRIX,
AMENDED NOTICE OF REMOVAL TO UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Defendant, Laverne Saunders (“Defendant Saunders”), *as Administratrix*, files this Amended Notice of Removal, and avers as following:

1. On October 23, 2020, Plaintiff, U.S. Bank National Association, As Trustee of CVF III, 75 Beattie Place, Suite 300, Greenville, South Carolina 29601. commenced this mortgage foreclosure action (“Foreclosure Complaint”) in the Court of Common Peas of Philadelphia County, attached as Exhibit “A.”
2. On November 23, 2020, Defendant Saunders, 730 East Haines Street, Philadelphia, PA 19144 filed an Answer to the Foreclosure Complaint with New Matters,

- attached as Exhibit “B.”
3. On November 29, 2021, Plaintiff’s law firm, KLM Law Group, P.C., a New Jersey Debt Collection firm, 216 Haddon Avenue, Collingswood, New Jersey 08108 sent Defendant Saunders a letter stating that the loan would be reinstated if Defendant Saunders paid \$11,746.20 effective through December 17, 2021, attached as Exhibit “C”.
 4. On December 1, 2021, a group of Decedent, Eleanor Curtis’ heirs paid the \$11,746.20 to have loan reinstated, attached as Exhibit “D”.
 5. Included, but not disclosed to Defendant Saunders and the heirs was \$4,548.70 that had nothing to do with current mortgage foreclosure or the Plaintiff.
 6. On December 1, 2021, Plaintiff’s law firm, KLM Law Group, P.C., confirmed the receipt of \$11,746.20 by an unsigned email and was told to contact Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826 “to inquire when the next monthly payment is due”, attached as Exhibit “E”.
 7. After numerous attempts to contact Shellpoint Mortgage Servicing, on December 15, 2021, the undersigned wrote to Caitlin M. Donnelly, Esquire, then-Plaintiff’s attorney of record, seeking her assistance in resolving the matter, attached as Exhibit “F”.
 8. On February 4, 2022, by email, Kristina G. Murtha, Esquire, a shareholder at Plaintiff’s law firm, KLM Law Group, P.C., told the undersigned that there was an issue with the funds suggesting that funds would be returned.

9. On February 4, 2022, the undersigned sent Kristina G. Murtha, Esquire, a shareholder at Plaintiff's law firm, KLM Law Group, P.C., a "qualified written request pursuant to the Real Estate Settlement Procedures Act, 12 U.S.C. § 2605(e), attached as Exhibit "G".
10. To date, they have willfully failed to respond to the RESPA request.
11. On February 15, 2022, by email, Kris Murtha, Esquire, a shareholder at Plaintiff's law firm, KLM Law Group, P.C., told the undersigned by email her "advised today that they are returning the funds to your client, as they are insufficient to pay the loan in full. As noted in my previous emails, my client is willing to work with your clients, i.e., to explore assumption of the loan and other options. Please contact me at your earliest convenience to discuss this option if your clients are interested."
12. On March 4, 2022, Stephanie A. Walczak, Esquire, an attorney employed by KLM Law Group, P.C., filed a document with Court of Common Pleas wrongly and in total disregard of the facts, stating that the Complaint and Case Management Order had not been served upon the Defendant, attached as Exhibit "H".
13. On June 10, 2022, Stephanie A. Walczak, Esquire filed a document with Court of Common Pleas wrongly and in total disregard of the facts, stating that the Complaint and Case Management Order had not been served upon the Defendant, attached as Exhibit "I".
14. On June 17, 2022, Stephanie A. Walczak, Esquire filed a Praecept to Reinstate the October 23, 2020, Foreclosure Complaint, attached as Exhibit "J".

15. The reinstated Foreclosure Complaint has not been served upon Defendant Saunders; therefore, this Removal is timely filed.
16. Defendant Saunders removes this matter to *counterclaim and to seek full redress under federal law* against Plaintiff, U.S. Bank National Association, As Trustee of CVF III, Shellpoint Mortgaging Servicing, KLM Law Group, P.C., KLM Law Group, P.C., and any shareholders and employees for fraudulent and deceptive business practices, wire fraud, bank fraud, breach of contract, unfair and unlawful debt collection practices, Civil RICO, RESPA, Restatement Third Governing the Conduct of Lawyers and other tortious acts and omissions.
17. This Court's exercise of jurisdiction is sought pursuant to 28 U.S.C. §§ 1331, 1332, 1367, 1441 and 1446, *et seq.*
18. A Jury Trial, attorney fees, interests and costs are demanded.

Respectfully submitted,

s/ Qawi Abdul-Rahman, Esquire

QAR
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November 3, 2022

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Plaintiff,	:
	:
v.	:
	No. 22cv-3774-MMB
	:
	:
Laverne Saunders, <i>as Administratrix</i>	:
Defendants	:

CERTIFICATE OF SERVICE

I, Qawi Abdul-Rahman, Esquire, on this 3d day of November 2022, hereby certify that attached document was filed in this Court and the following persons were served by ECF on:

KLM LAW GROUP, P.C.
Attorneys at Law
216 Haddon Avenue
Collingswood, New Jersey 08108

U.S. Bank National Association, As Trustee of CVF III,
75 Beattie Place, Suite 300
Greenville, South Carolina 29601

Shellpoint Mortgaging Servicing
P.O. Box 10826
Greenville, South Carolina 29603-0826

Respectfully submitted,

s/ Qawi Abdul-Rahman

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